

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE: )  
 )  
LAVEL POOL )  
 ) No. 15-25933  
 ) Chapter 13 (Joliet)  
Debtor ) Honorable Pamela S. Hollis  
)

**NOTICE OF DEFAULT**

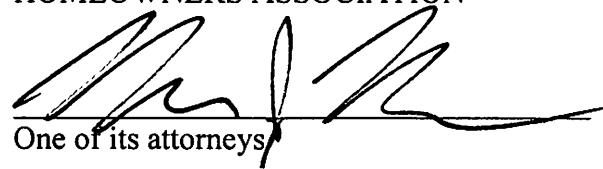
Notice of default of the August 24, 2018 Agreed Order is hereby given to Lavel Pool and counsel for Debtor. Pursuant to the Agreed Order, Debtor was to pay \$120.00 per month toward the arrearage on their post-petition assessment account with Creditor Blackberry Crossing West Homeowners Association and remain current on the accruing assessments. The remaining unpaid balance should have been \$357.88 as of May 6, 2019. However, the actual balance on the post-petition account is \$767.88. Therefore, Debtors are in default under the Agreed Order in the amount of \$410.00.

Please consider this a notice of default pursuant to paragraph 4 of the Agreed Order. Please forward \$410.00 by cashier's check or money order made payable to Blackberry Crossing West Homeowners Association to Keay & Costello, P.C., 128 South County Farm Road, Wheaton, Illinois 60187 no later than May 28, 2019. If the amount of \$410.00 is not paid by May 28, 2019 to bring the Agreed Order's payment plan current, the automatic stay on collection shall be dissolved pursuant to paragraph 4 of the Agreed Order and Blackberry Crossing West Homeowners Association shall be entitled to pursue any and all remedies available to it for the collection of the post-petition arrearage.

BLACKBERRY CROSSING WEST  
HOMEOWNERS ASSOCIATION

By:

One of its attorneys



ARDC: 6308111

Benjamin J. Rooney  
KEAY & COSTELLO, P.C.  
128 South County Farm Road  
Wheaton, IL 60187  
(630) 690-6446

**Account History Report****Blackberry Crossing West HOA****Lavel Pool**

00213-1692

Community Address: 2329 Artesian Way  
Montgomery, IL 60538

Date Settled: Thu Jul 30, 2015  
Unit Type: 01 - Unit Type 01

Mailing Address: 2329 Artesian Way  
Montgomery, IL 60538

Last payment date: Mon Apr 22, 2019  
Last payment amount: 120.00  
Current balance: 875.53

Trans Date	Transaction	Charges	Payments	Balance	Date Billed	Reference	Comments
01/01/2016	Semi-Annual Assessment	130.00		130.00			Semi-annual Char Recuring Charges: 01/01/2016
02/29/2016	Late Fee	26.95		156.95			Late Fee: 02/29/2016
03/07/2016	Demand Letter Charge	35.00		191.95			DEMAND LETTEF DL; 03/07/2016
03/30/2016	Late Fee	27.47		219.42			Late Fee: 03/30/2016
04/14/2016	Lockbox Payment		-130.00	89.42	1225		Lock Box: 04/14/2016
06/01/2016	Semi-Annual Assessment	130.00		219.42			Monthly Charges Recuring Charges: 06/01/2016
06/30/2016	Late Fee	27.47		246.89			Late Fee: 06/30/2016
07/08/2016	Demand Letter Charge	35.00		281.89			Demand Letter Processing Fee
07/30/2016	Late Fee	28.00		309.89			Late Fee: 07/30/2016
08/30/2016	Late Fee	28.00		337.89			Late Fee: 08/30/2016
09/30/2016	Late Fee	28.00		365.89			Late Fee: 09/30/2016
10/30/2016	Late Fee	28.00		393.89			Late Fee: 10/30/2016
11/30/2016	Late Fee	28.00		421.89			Late Fee: 11/30/2016
12/30/2016	Late Fee	28.00		449.89			Late Fee: 12/30/2016
01/01/2017	Semi-Annual Assessment	240.00		689.89			Annual Charges Recurring Charges: 01/01/2017
01/19/2017	Delinq Proc Fee - Assn	175.00		864.89			Processing Fee
01/30/2017	Late Fee	34.22		899.11			Late Fee: 01/30/2017
02/03/2017	Late Fee		-34.22	864.89	Credit		Reverse 01/30/2017 Late Fee
02/03/2017	Late Fee		-28.00	836.89	Credit		Reverse 12/30/2016 Late Fee
02/03/2017	Late Fee		-28.00	808.89	Credit		Reverse 07/30/2016 Late Fee
02/03/2017	Late Fee		-28.00	780.89	Credit		Reverse 08/30/2016 Late Fee
02/03/2017	Late Fee		-28.00	752.89	Credit		Reverse 09/30/2016 Late Fee
02/03/2017	Late Fee		-28.00	724.89	Credit		Reverse 10/30/2016 Late Fee
02/03/2017	Late Fee		-28.00	696.89	Credit		Reverse 11/30/2016 Late Fee
02/28/2017	Delinq Proc Fee - Assn	-175.00		521.89	Credit		Reverse 01/19/17 Delinq Proc F
02/28/2017	Demand Letter Charge		-35.00	486.89	Credit		Reverse 03/07/16 Demand Letter
02/28/2017	Demand Letter Charge		-35.00	451.89	Credit		Reverse 07/08/16 Demand Letter
03/10/2017	Demand Letter Charge		-35.00	416.89		Adj 2/3/2017 Dem	January statements sent late
01/01/2018	Semi-Annual Assessment	240.00		656.89			Annual Charges Recurring Charges: 01/01/2018
06/30/2018	Late Fee	33.62		690.51			Late Fee: 06/30/2018
07/30/2018	Late Fee	33.62		724.13			Late Fee: 07/30/2018
08/27/2018	Lockbox Payment		-200.00	524.13	1365		Lock Box: 08/27/2018
08/30/2018	Late Fee	30.62		554.75			Late Fee: 08/30/2018
09/26/2018	Lockbox Payment		-120.00	434.75	1371		Lock Box: 09/26/2018
09/30/2018	Late Fee	28.82		463.57			Late Fee: 09/30/2018
10/03/2018	Legal Fee	793.75		1,257.32	90845		Legal Fee
10/30/2018	Late Fee	40.73		1,298.05			Late Fee: 10/30/2018
11/06/2018	Lockbox Payment		-120.00	1,178.05	1375		Lock Box: 11/06/2018
11/30/2018	Late Fee	38.93		1,216.98			Late Fee: 11/30/2018
12/04/2018	Lockbox Payment		-120.00	1,096.98	1340		Lock Box: 12/04/2018
12/30/2018	Late Fee	37.13		1,134.11			Late Fee: 12/30/2018
01/01/2019	Semi-Annual Assessment	120.00		1,254.11			Semi-Annual Char Recuring Charges: 01/01/2019
01/04/2019	Lockbox Payment		-120.00	1,134.11	1344		Lock Box: 01/04/2019
02/07/2019	Lockbox Payment		-120.00	1,014.11	1348		Lock Box: 02/07/2019
02/28/2019	Late Fee	36.91		1,051.02			Late Fee: 02/28/2019
03/15/2019	Lockbox Payment		-120.00	931.02	1352		Lock Box: 03/15/2019

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**Account History Report**  
**Blackberry Crossing West HOA**

Lavel Pool

00213-1692

Trans Date	Transaction	Charges	Payments	Balance	Date Billed	Reference	Comments
03/26/2019	Returned Payment	120.00		1,051.02		Return CK#1352	03/15/19 NSF
03/26/2019	NSF Proc Fee - Mgmt	50.00		1,101.02		Return Item Fee	03/15/19 NSF
03/30/2019	Late Fee	37.41		1,138.43		Late Fee	Late Fee: 03/30/2019
04/08/2019	Demand Letter Charge	35.00		1,173.43		Demand Letter	Processing Fee
04/22/2019	Lockbox Payment		-120.00	1,053.43	1380		Lock Box: 04/22/2019
04/29/2019	Late Fee		-36.91	1,016.52	Credit		Reverse 02/28/2019 Late Fee
04/29/2019	Late Fee		-37.13	979.39	Credit		Reverse 12/30/2018 Late Fee
04/29/2019	Late Fee		-38.93	940.46	Credit		Reverse 11/30/2018 Late Fee
04/29/2019	Late Fee		-40.73	899.73	Credit		Reverse 10/30/2018 Late Fee
04/30/2019	Late Fee	35.24		934.97	Late Fee		Late Fee: 04/30/2019
05/03/2019	Late Fee		-30.62	904.35	Credit		Reverse 08/30/18 Late Fee
05/03/2019	Late Fee		-28.82	875.53	Credit		Reverse 09/30/18 Late Fee

Late fee credit + 72.65  
 Demand credit + 35.00  
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 767.88